

Fill in this information to identify the case:

Debtor 1 RONNIE PETERSON

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District Of Illinois

Case number 1707399

## Official Form 410

# Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

### Part 1: Identify the Claim

1. Who is the current creditor?

Wells Fargo Financial Illinois, Inc.

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor \_\_\_\_\_

2. Has this claim been acquired from someone else?

☒ No

☐ Yes. From whom? \_\_\_\_\_

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

Wells Fargo Bank, N.A.  
Name

435 Ford Road, Suite 300  
Number Street

St. Louis Park MN 55426-1063  
City State ZIP Code

Contact phone 1-866-429-7099

Contact email wfdsmn@wellsfargo.com

Where should payments to the creditor be sent? (if different)

Wells Fargo Auto Finance  
Name

PO Box 29706  
Number Street

Phoenix AZ 85038-9706  
City State ZIP Code

Contact phone 1-866-429-7099

Contact email wfdsmn@wellsfargo.com

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

WFOAUT1707399ILN47947191

4. Does this claim amend one already filed?

☒ No

☐ Yes. Claim number on court claims registry (if known) \_\_\_\_\_

Filed on

MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No

☐ Yes. Who made the earlier filing? \_\_\_\_\_

6. Do you have any number ☐ No  
you use to identify the ☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 614513584

7. How much is the claim? \$3,485.55\*. Does this amount include interest or other charges?

☐ No

☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. **What is the basis of the claim?** Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  
Limit disclosing information that is entitled to privacy, such as health care information.

9. Is all or part of the claim secured? ☐ No  
☒ Yes. The claim is secured by a lien on property.

☐ **Real estate.** If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

☐ Other, Describe: 2002 LINCOLN CONTINENTAL VIN# 1LNHM97V62Y651534

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

**Amount of the claim that is unsecured:** \$ 0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)

**Annual Interest Rate (when case was filed)** 0.00 %

☒ Fixed  
☐ Variable

10. Is this claim based on a lease? ☒ No ☐ Yes. Amount necessary to cure any default as of the date of the petition. \$

11. Is this claim subject to a right of setoff? ☒ No ☐ Yes. Identify the property: \_\_\_\_\_

Debtor 1 **RONNIE PETERSON**

First Name

Middle Name

Last Name

Case number (if known) 1707399

**12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

☒ No

☐ Yes. Check one:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ \_\_\_\_\_

☐ Up to \$2,850\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ \_\_\_\_\_

☐ Wages, salaries, or commissions (up to \$12,850\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ \_\_\_\_\_

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ \_\_\_\_\_

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ \_\_\_\_\_

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 04/03/2017  
MM / DD / YYYY

/s/ Evelyn Nehwah  
Signature

Print the name of the person who is completing and signing this claim:

Name Evelyn Nehwah  
First name Middle name Last name

Title Bankruptcy Specialist

Company Wells Fargo Bank, N.A.  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address Same as notice address listed above.  
Number Street

City State ZIP Code

Contact phone Email

PROOFFOFCLAIM (03/2017)

Rev. 12/15

## Attachment A

**Wells Fargo Financial Illinois, Inc.**

**(Auto Finance Division)**

### PROOF OF CLAIM ACCOUNT SUMMARY STATEMENT

#### BANKRUPTCY CASE INFORMATION

Debtor(s): RONNIE PETERSON

Case No: 1707399

Uniform Claim Identifier: WFFCAUT1707399ILN47947191

Chapter: 13

#### ACCOUNT INFORMATION

Account No: 7191

Account Type: Installment Loan

Open Date: N/A

Entity From Whom Creditor Purchased Account: N/A

Date of Last Transaction: N/A

Entity Owning Account on Last Transaction Date: N/A

Date of Last Payment: N/A

Date of Charge-off: N/A

Amount of Claim: \$3,485.55

An itemization of the amount of interest, fees and costs included in the Amount of Claim is as follows:

• Amount of Interest:	<u>\$ 0.00</u>	• Doc Fees:	<u>\$ N/A</u>
• Rewards Fees:	<u>\$ N/A</u>	• Taxes:	<u>\$ N/A</u>
• Late Fees:	<u>\$ 0.00</u>	• Licensing Fees:	<u>\$ N/A</u>
• Over Limit Fees:	<u>\$ N/A</u>	• Repossession Fees:	<u>\$ 0.00</u>
• NSF Fees:	<u>\$ 0.00</u>	• Storage Fees:	<u>\$ 0.00</u>
• Annual Fees:	<u>\$ N/A</u>	• Impound Fees:	<u>\$ 0.00</u>
• Attorney Fees:	<u>\$ 0.00</u>	• CPI (Insurance):	<u>\$ 0.00</u>
• Court Costs:	<u>\$ 0.00</u>	• CPI Interest:	<u>\$ N/A</u>
• Overdraft Fees:	<u>\$ N/A</u>	• Check by Phone Fees:	<u>\$ 0.00</u>
• Re-Deposit Fees:	<u>\$ N/A</u>	• Collection Agency Fees:	<u>\$ 0.00</u>
• Cash Advance Fees:	<u>\$ N/A</u>	• Credit Insurance:	<u>\$ N/A</u>
• Payment Protection:	<u>\$ N/A</u>	• Credit Defense:	<u>\$ N/A</u>
• Title Fees:	<u>\$ 0.00</u>	• Miscellaneous:	<u>\$ 0.00</u>

Amount Required to Cure Default: \$3,485.55

Collateral Description: 2002 LINCOLN CONTINENTAL VIN# 1LNHM97V62Y651534

Post-Petition Payment Amount: \$ (Nevada Only)

RETAIL INSTALLMENT CONTRACT - MOTOR VEHICLE - SIMPLE INTEREST

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT				
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.	<b>Total Sale Price</b> The total cost of your purchase on credit, including your downpayment of \$1600.00.
21.75%	\$1,9641.72	\$ 22891.17	\$ 41522.40	\$ 43032.40
Your payment schedule will be:				
Number of Payments	Amount of Payments	When Payments Are Due		
12	\$ 576.70	monthly beginning 07/31/2005		
N/A	N/A	N/A		
Security: You are giving a security interest in the goods being purchased and in any moneys, credits or other property of yours in the possession of the Assignee, on deposit or otherwise.				
Late Charge: If any payment is ten (10) days late, you will be charged: (i) 5% of the installment if the installment is in excess of \$200.00, or (ii) \$10.00 if the installment is for \$200.00 or less.				
Prepayment: You have the right to prepay the unpaid balance in full or in part at anytime without penalty. See your contract terms below and on the reverse side for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and further information about security interests.				

No. N/A

Cash Price \$ 23182.00  
Less Cash Downpayment \$ 1600.00  
Value of Trade-In \$ 1600.00  
Trade \$ 11800.00  
Lien Payoff \$ 11800.00  
To \$ 0.00

Unpaid Balance of Cash Price \$ 21682.00

Amount Paid to Others for You  
\*WE MAY BE RETAINING A PORTION OF THIS AMOUNT

Unpaid Due on Trade-In \$ N/A

2001 CHEVROLET MONTE CARLO  
Year, Make, Model of Buyer's Trade-In

(Paid to) N/A

Insurance Companies:

N/A \$ N/A  
N/A \$ N/A  
N/A \$ N/A

Public Officials (License, Title & Taxes) \$ 1143.78  
DOC FEE \$ 66.39  
Title \$ N/A  
Taxes \$ N/A  
N/A \$ N/A

Buyer (RONNIE PETERSON)

Buyer (N/A)

Seller WILSON MOTORSPORT 3934 W. 147TH ST. MIDLOTHIAN IL 60445

Seller hereby sells and Buyer or Buyers, jointly and severally, hereby purchase the following motor vehicle with accessories and equipment thereon for the deferred payment price and on the terms set forth in this contract. Buyer acknowledges delivery and acceptance of said motor vehicle in good condition.

New or Used	Year	Make of Vehicle	Model	Body Style	No. Cyl.	Serial Number	Body Color	Top Color	Key No.
USED	2002	LINCOLN	CONTINENTAL	4 DOOR SED B		LNNH97V62Y661534	WHITE	LTHR ROOF	

Buyer Promises to pay to the order of Seller at the offices of: WILSON MOTORSPORT (Assignee) located in Bushington PA, Illinois the Amount Financed shown above together with a Finance Charge on the principal balance of the Amount Financed from time to time unpaid at the rate of 21.75 % per annum from date until maturity in 12 installments of \$ 576.70 each and a final installment of \$ 576.70 beginning on JULY 31st 2005.

to schedule Finance Charge and the balance to principal. The Finance Charge has been computed on the scheduled unpaid balance of the debt or in reducing on the collateral. All payments shall be applied first to the Finance Charge and then to the principal. Guarantor, if any, guarantees collection of all amounts due under this contract upon failure of the Buyer to collect from the Buyer named herein.

SECURITY INTERESTS: Seller is granted a purchase-money security interest in the motor vehicle described above and all accessories under the Illinois Uniform Commercial Code until the Total of Payments and all future indebtedness for taxes, fees, repairs and insurance premiums advanced by holder hereunder are paid in full. Buyer grants assignee the right of set-off or lien on any moneys, credits or other property of Buyer in possession of the Assignee, on deposit or otherwise, including life or similar deposits. Seller is also granted a security interest in any premium rebates for insurance or service contracts, if financed hereunder, in the proceeds of any insurance or service contract on the motor vehicle, and in the proceeds of any credit life and/or accident and health insurance financed hereunder, until all amounts due under this contract are paid in full.

ACCELERATION: Buyer agrees that (1) if Buyer shall default in the payment of any installment of the Total of Payments or any other indebtedness due hereon; or (2) Buyer shall fail to perform any agreement or warranty made by Buyer herein; or (3) if the motor vehicle shall be lost, stolen, substantially damaged, destroyed, sold, encumbered, removed, concealed, attached or levied upon; or (4) if the motor vehicle shall be seized or forfeited for violation of any law or ordinance, State, Federal or Municipal; or (5) a proceeding under any bankruptcy or insolvency statute shall be instituted by or against Buyer or Buyer's business or property, or Buyer shall make an assignment for benefit of creditors; or (6) if Buyer shall die or be adjudged incompetent; or (7) if holder shall, for reasonable cause, deem itself insecure; or (8) if Buyer shall fail to keep the motor vehicle fully insured for the entire term of this contract, the holder may declare all unpaid installments of the Total of Payments and all other indebtedness secured hereby immediately due and payable, without notice or demand.

PREPAYMENT: THE BUYER MAY PREPAY IN FULL OR IN PART THE UNPAID BALANCE OF THE CONTRACT AT ANY TIME WITHOUT PENALTY.

DELINQUENCY CHARGE: If any payment is ten (10) days late you will be charged: (i) 5% of the installment if the installment is in excess of \$200.00, or (ii) \$10.00 if the installment is for \$200.00 or less. In addition, Buyer agrees to pay reasonable attorney's fees and costs incurred in the collection or enforcement of the debt or in reducing on the collateral. Buyer agrees to pay Finance Charges after maturity of the final installment, or after acceleration upon default, at the Annual Percentage Rate stated herein so long as there exists any unpaid default hereunder, all without regard to valuation or appraisal laws.

INSURANCE AGREEMENT: Motor Vehicle Damage or Loss Insurance is required by Seller. (Buyer may choose the person through whom the insurance is to be obtained. If such insurance is to be obtained through Seller, the cost for a term of N/A months will be \$ N/A.)

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS CONTRACT

Credit Insurance is not required by Seller nor is it a factor in approval of the extension of credit. No credit insurance is to be provided unless the Buyer signs the appropriate authorization below. Group Credit Insurance is available for the term of the credit upon acceptance by insurer at the following costs:

Credit Life Insurance \$ N/A Credit Disability Insurance \$ N/A

I desire Credit Life and Disability Insurance I desire Credit Life Insurance only.

DO NOT want Credit Life Disability Insurance.

N/A (Age of Insured) (Signature) (Date) N/A (Age of Insured) (Signature) (Date) (Signature) 06/16/2005

N/A (Age of Insured) (Signature) (Date) N/A (Age of Insured) (Signature) (Date) (Signature) N/A (Date)

SEE REVERSE HEREOF FOR INFORMATION ON POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM.

NOTICE OF PROPOSED GROUP CREDIT LIFE INSURANCE

If a charge is made above for credit life insurance and if such insurance is to be provided by assignee, the undersigned takes notice that the decreasing term insurance written under a Group Credit Life Insurance Policy is to be purchased on the life of the Buyer or Buyers who signed above requesting it, subject to acceptance by the insurer and issuance of a certificate by (Name, Office Address)

N/A The amount of premium is shown above. The term of insurance will commence on the date of this contract and expire on the originally scheduled maturity date of the indebtedness. The initial amount of insurance will be equal to the initial indebtedness and will decrease as any payment is made on the indebtedness in an amount computed by multiplying the amount of the payment by the ratio of initial insurance over the initial indebtedness. The proceeds of any insurance paid will be applied to reduce or extinguish the indebtedness. If insurance is terminated prior to the scheduled maturity date of the indebtedness, any premium refund will be paid or credited promptly to the person entitled thereto. Refund formula is on file with the Director of Insurance and with creditor. All of the foregoing is subject to the provisions of the certificate of insurance to be issued.

Other insurance: N/A the cost for a term of N/A months will be \$ N/A

BUYER AGREES THAT THE PROVISIONS ON THE REVERSE SIDE HEREOF SHALL CONSTITUTE A PART OF THIS RETAIL INSTALLMENT CONTRACT AND BE INCORPORATED HEREIN. If this contract evidences the sale of a used motor vehicle (1) Buyer acknowledges receipt of the original or a true copy of the Buyer's Guide form displayed by Seller on the side window of the used vehicle; and (2) THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS USED VEHICLE IS A PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

DOCUMENTARY FEE: A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, 1992 WAS \$40. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF \$40 WHICH SHALL BE SUBJECT TO AN ANNUAL ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW.

The Annual Percentage Rate may be negotiable with the Seller. If this Contract is assigned, Seller may retain or receive a portion of the Finance Charge.

NOTICE TO BUYER: 1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. Buyer acknowledged receipt of a fully completed copy of this contract executed by both Seller and Buyer. Guarantor, if any, acknowledged receipt of completed copies of this contract and of Explanation of Guarantor's Obligation.

CO-BUYER: A Co-Buyer is a person who agrees to be primarily responsible for paying the entire debt and who (1) actually receives the vehicle or (2) is a parent or spouse of the Buyer, or (3) will be listed as an owner on the vehicle's title. By signing below, (1) I confirm that I will actually receive possession of the vehicle or will use it, or that I am a parent or spouse of the Buyer, or that I will be listed as an owner on the vehicle's title; (2) I agree to be primarily obligated under this contract; and (3) I consent to the Creditor having a security interest in the vehicle.

Seller: WILSON MOTORSPORT

By Case C. O. N/A Title  
Guarantor N/A

Buyer Ronnie Peterson  
Buyer

I hereby guarantee the collection of the above described amount upon failure of the seller named herein to collect said amount from the Buyer named herein.

INSTRUCTIONS: If parent, spouse, or other person who is not the listed as an owner on the vehicle's title is a co-buyer, sign above. Other co-signers, sign on the Guarantor line.

## ADDITIONAL AGREEMENTS OF BUYER

1. Waiver of any default in the payment of any installment of the total of payments when due shall not operate as a discharge of any subsequent default. No extension of the time of payment or any other modification of the terms of this contract shall be binding on holder unless written consent is given by an executive officer or holder. This contract shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successors and assigns.
2. Buyer agrees to keep said motor vehicle fully insured against loss by fire, theft and collision for the entire term of this contract in companies acceptable to holder. Holder is authorized to purchase all insurance included in this contract. Insurance coverages, other than required insurance, have been voluntarily contracted for by Buyer. Buyer may elect to purchase any required insurance from an insurance company, agent or broker of his own choice. If Buyer so elects, he shall furnish Seller with a policy or binder issued by a company acceptable to Seller on or before taking possession of the motor vehicle, and inclusion of Buyer's premiums in this contract is optional with Seller. All policies procured by Buyer shall provide that loss, if any, shall be payable to Buyer and to the holder of this contract, as their respective interest may appear and a clause requiring insurer to give the holder 10 days written notice of cancellation, in the event of the failure of Buyer to insure said motor vehicle or to deliver a fully paid policy to holder at the times and in the manner herein provided, or in the event of cancellation or expiration of any policy during the term of this contract without replacement by Buyer within 10 days, such failure shall constitute an event of default hereunder. Holder shall have the option, but shall not be required, to procure such insurance for Buyer and to advance the premium therefor. Buyer hereby promises to pay any such premium with finance charge thereon at the annual percentage rate stated on the reverse side hereof as an additional indebtedness due hereunder. Buyer hereby assigns to holder the proceeds of all insurance on said motor vehicle including unearned premium refunds. In the event of default by Buyer hereunder, holder is authorized to cancel such insurance, receive and receipt for unearned premiums and to endorse any check or draft therefor made payable to Buyer. Any unearned premium received by the holder shall be credited to the final maturing installments of this contract except to the extent applied toward payment for similar insurance protecting the interest of Buyer and the holder, or either of them.
3. COLLATERAL PROTECTION INSURANCE. Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of the insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.
4. Buyer shall not use or permit said motor vehicle to be used in violation of any law or ordinance, State, Federal, or Municipal. Buyer shall not sell, lease, encumber or place said motor vehicle in any other person's possession or remove it from the State of Illinois without the written consent of the holder of this contract. Buyer shall not use said motor vehicle for hire or as a taxi. Buyer shall keep said motor vehicle free from all mechanic's liens, tax liens and all other liens.
5. Upon the occurrence of any event of default, the holder of this contract shall have the rights and remedies provided by Article 9 of the Illinois Uniform Commercial Code including, but not by way of limitation, the rights of the holder (a) to take immediate possession of the motor vehicle, with or without judicial process; and for such purpose, to enter upon the premises where it may be located; and (b) to give Buyer reasonable notice of the time and place of any public sale thereof or of the time after which any private sale or other intended disposition thereof is to be made; and (c) to dispose of the motor vehicle at public or private sale in accordance with said notice to Buyer and to buy at a public sale; and (d) to apply the proceeds of sale first to the reasonable expenses of retaining, holding, preparing for sale and selling and to reasonable attorneys' fees and legal expenses incurred by holder, and second, to satisfaction of Buyer's indebtedness hereon, and third, to satisfaction of any subordinate security interest in the motor vehicle if demand therefor is received by holder more of the deferred payment price at the time of repossession, the Buyer may, within 21 days, redeem the collateral from the holder by tendering (a) the total of all unpaid amounts, including any unpaid delinquency or deferral charges due at the time of tender, without acceleration, and (b) performance necessary to cure any default other than nonpayment of the amounts due, and (c) any reasonable cost or fees incurred by the holder in the retaking of the goods. Tender of payment and performance in this manner restores to the Buyer his rights under the contract as though no default had occurred. The Buyer has a right to redeem the collateral from the holder only once in this manner. At any time before disposition of the motor vehicle as provided herein, Buyer may redeem it by paying holder all indebtedness secured hereby as well as expenses reasonably incurred by holder in retaking, holding, preparing the motor vehicle for sale, arranging for the sale and reasonable attorneys' fees and legal expenses. It is expressly agreed by Buyer that the requirements of reasonable notice shall be met if notice is mailed to Buyer at the address of Buyer shown herein not less than 10 days prior to the sale or other disposition. All rights and remedies of the holder, whether provided for in this contract or conferred by law, are cumulative.
6. Holder is authorized to apply any payment made by Buyer hereon to any other indebtedness of Buyer to holder, whether arising under the contract or otherwise.
7. Buyer agrees that holder, in retaking said motor vehicle as herein provided, may take possession of personal effects and property found therein and hold the same for delivery to Buyer.
8. Buyer agrees that if delivery of the motor vehicle is not made at the time of execution of this contract, the identifying number or marks and the due date of the first installment may be inserted by Seller in Seller's counterpart of the contract after it has been signed by Buyer and correctly states the terms of the retail installment transaction between Seller and Buyer; (2) that the motor vehicle described has been delivered to and accepted by the Buyer; (3) that the down payment was paid in full, in cash or in trade, and that no part was loaned to Buyer by Seller; (4) that Seller had good title to and the right to sell said motor vehicle to Buyer and that the motor vehicle is free of all liens, claims and encumbrances; (5) that no notice of any defense or right of action has been received by Seller from Buyer nor has Seller any knowledge of any fact that would impair the validity of the contract; (6) that Seller has a completed copy of the contract and to the Guarantor a completed copy of the contract and explanation of Guarantor's Obligation; (7) that all buyers have legal capacity to contract; (8) that on the date of the contract Seller executed and delivered to each governmental agencies; (10) that on the date of the contract, Seller assigned to Buyer the Manufacturer's Statement of Origin or the existing Certificate of Title, as the case may be, within the contract, the name and address of Assignee as holder of the first lien on the motor vehicle and the amount of said lien and caused to be delivered to the Secretary of State of Illinois all of the documents described with the prescribed fee; (11) that the motor vehicle has not been used as a taxi or for hire or for commercial transportation or by law enforcement agencies; (12) that the sale was made at Seller's place of business and was not a door-to-door sale within the definition of the Federal Trade Commission Trade Regulation Rule or the Illinois Consumer Fraud Act; and (13) that the Seller believes the Buyer is of good moral character and that Buyer will not use or permit said vehicle to be used for unlawful purposes. If any of the foregoing representations and warranties is untrue, Seller agrees to repurchase the motor vehicle and the amount of said vehicle and all other indebtedness then due from Buyer thereon, together with reasonable attorney's fees, costs and expenses incurred by Assignee.
9. If any provision of this contract is held invalid, the invalidity shall not affect the remaining provisions thereof.

**"NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM:"**

(1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

FOR VALUE RECEIVED, Seller hereby sells, assigns and transfers to

## ASSIGNMENT

ASSIGNEE, its successors and assigns, all of Seller's right, title and interest in and to the within contract and the motor vehicle described therein. To induce Assignee to purchase said contract, Seller represents and warrants to Assignee (1) that the within contract is valid in full and is not subject to any defense or right of action; (2) that the motor vehicle described has been delivered to and accepted by the Buyer; (3) that the down payment was paid in full, in cash or in trade, and that no part was loaned to Buyer by Seller; (4) that Seller had good title to and the right to sell said motor vehicle to Buyer and that the motor vehicle is free of all liens, claims and encumbrances; (5) that no notice of any defense or right of action has been received by Seller from Buyer nor has Seller any knowledge of any fact that would impair the validity of the contract; (6) that Seller has a completed copy of the contract and to the Guarantor a completed copy of the contract and explanation of Guarantor's Obligation; (7) that all buyers have legal capacity to contract; (8) that on the date of the contract Seller executed and delivered to each governmental agencies; (10) that on the date of the contract, Seller assigned to Buyer the Manufacturer's Statement of Origin or the existing Certificate of Title, as the case may be, within the contract, the name and address of Assignee as holder of the first lien on the motor vehicle and the amount of said lien and caused to be delivered to the Secretary of State of Illinois all of the documents described with the prescribed fee; (11) that the motor vehicle has not been used as a taxi or for hire or for commercial transportation or by law enforcement agencies; (12) that the sale was made at Seller's place of business and was not a door-to-door sale within the definition of the Federal Trade Commission Trade Regulation Rule or the Illinois Consumer Fraud Act; and (13) that the Seller believes the Buyer is of good moral character and that Buyer will not use or permit said vehicle to be used for unlawful purposes. If any of the foregoing representations and warranties is untrue, Seller agrees to repurchase the motor vehicle and the amount of said vehicle and all other indebtedness then due from Buyer thereon, together with reasonable attorney's fees, costs and expenses incurred by Assignee.

Dated: 6-12-05

By: [Signature] Seller

**REPURCHASE AGREEMENT (Execute Assignment Also)**

In Addition to Seller's obligations set forth in the above assignment, Seller agrees, in the event a claim or defense is asserted against Assignee by the Buyer at any time, Seller shall, on demand, repurchase the within contract for cash at a price equal to the net amount remaining unpaid on said contract; and Seller shall indemnify and hold Assignee harmless from any and all liabilities that may result at any time from any claim asserted by Buyer for recovery of amounts paid arising out of any promise, representation or warranty made by Seller or the Manufacturer to Buyer.

Dated:

By: [Signature] Seller

**FULL RECOURSE AGREEMENT (Execute Assignment Also)**

In Addition to Seller's obligations set forth in the above assignment, Seller unconditionally guarantees prompt and full payment by Buyer of the Total of Payments and all other amounts due from Buyer under the within contract. If Buyer shall fail to pay any installment when due, Seller agrees to pay to Assignee, on demand, the full amount remaining unpaid on said contract. Seller agrees that it shall not be necessary for Assignee to proceed first against Buyer or to have recourse to the motor vehicle before proceeding to enforce this agreement. Extension of the time of payment or variation of terms effected by Assignee with Buyer shall not release Seller from his obligation hereunder.

Dated:

By: [Signature] Seller

**LIMITED REPURCHASE AGREEMENT (Execute Assignment Also)**

In Addition to Seller's obligations set forth in the above assignment, Seller agrees, in the event that Assignee repurchases the motor vehicle described in the within contract on account of default by Buyer and delivers the same to Seller, Seller shall, on demand, repurchase said motor vehicle for cash at a price equal to the amount remaining unpaid on said contract plus all costs and expenses, including attorneys' fees, incurred by Assignee by reason of Buyer's default or in connection with repossession and delivery of the motor vehicle. This repurchase agreement shall remain in effect until Buyer has paid full installments of the Total of Payments. Extension of the time of payment or variation of terms effected with the Buyer shall not release Seller from his obligation hereunder.

Dated:

By: [Signature] Seller

**LIMITED GUARANTEE AGREEMENT (Execute Assignment Also)**

In Addition to Seller's obligations set forth in the above assignment, Seller unconditionally guarantees that, in the event of default by the Buyer in the full payment of any installment of the within contract when due, Seller will pay to Assignee, on demand, the unpaid balance then due on the contract up to the limit of \$ \_\_\_\_\_. This guarantee shall terminate after Buyer has paid full scheduled installments on the Total of Payments. Extension of the times of payment or variation of terms effected by Assignee with Buyer shall not release Seller from his obligation hereunder.

Dated:

By: [Signature] Seller

**CERTIFICATE OF TITLE OF A VEHICLE**

VEHICLE IDENTIFICATION NO 1LNHM97V62Y651534  
YEAR 2002 MAKE LINCOLN MODEL CONTINENTAL BODY STYLE 4 DOOR TITLE NO X5228609481

DATE ISSUED 08/18/05 ODOMETER 35789 CCM PURCHASED USED PURCHASE DATE 08/18/05

MAILING ADDRESS

MOBILE HOME SQ FT

TYPE OF TITLE  
ORIGINAL

WELLS FARGO FINANCE ACPT IL INC  
PO BOX 250  
ESSINGTON PA 19029

LEGEND(S)

OWNER(S) NAME AND ADDRESS  
RONNIE PETERSON

ACTUAL MILEAGE

FIRST LIENHOLDER NAME AND ADDRESS  
WELLS FARGO FINANCE ACPT IL INC  
PO BOX 250  
ESSINGTON PA 19029

SECOND LIENHOLDER NAME AND ADDRESS

**RELEASE OF LIEN**

The holder of Lien on the vehicle described in this Certificate does hereby state that the lien is released and discharged

Firm Name

By

Signature of Authorized Agent

Date

Firm Name

By

Signature of Authorized Agent

Date

**NEW LIEN ASSIGNMENT:** The information below must be on an application for title and presented to the Secretary of State  
Secured Party Address

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

**ASSIGNMENT OF TITLE**

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following printed name and address

"I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked

☒ NO TENTHS ☐ 1 The mileage stated is in excess of its mechanical limits ☐ 2 The odometer reading is not the actual mileage  
WARNING-ODOMETER DISCREPANCY  
If this vehicle is one of more than 5 commercial vehicles owned by me, I certify also that the vehicle is not damaged in excess of 33 1/3% of its fair market value unless the document is accompanied by a salvage application

Signature(s) of Seller(s)

Printed Name(s) of Seller(s)

"I am aware of the above odometer certification made by seller

DATE OF SALE

Signature(s) of Buyer(s)

Printed Name



I, Jesse White, Secretary of State of the State of Illinois, do hereby certify that according to the records on file with my Office, the person or entity named hereon is the owner of the vehicle described hereon, which is subject to the above named liens and encumbrances. If any IN WITNESS WHEREOF, I HAVE AFFIXED MY SIGNATURE AND THE GREAT SEAL OF THE STATE OF ILLINOIS AT SPRINGFIELD

D39208873

CONTROL NO

Jesse White  
JESSE WHITE Secretary of State

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS



3/14/2017

NADA Used Cars/Trucks

Wells Fargo Auto Finance (Bankruptcy)

435 Ford Road  
Suite 300  
St. Louis Park, MN 55426  
952-746-4883  
crystalpederson@wellsfargo.com

## Vehicle Information

Vehicle: 2002 Lincoln Continental Sedan 4D 4.6L V8  
Region: Central  
Period: March 14, 2017  
VIN: 1LNHM97V62Y651534  
Mileage: 120,000  
Base MSRP: \$37,760  
Typically Equipped MSRP: N/A  
Weight: 3,895



## NADA Used Cars/Trucks Values

Auction*	Base	Mileage Adj.	Option Adj.	Adjusted Value
Low	N/A	N/A	N/A	N/A
Average	N/A	N/A	N/A	N/A
High	N/A	N/A	N/A	N/A
Trade-In				
Rough	\$600	\$950	N/A	\$1,550
Average	\$1,300	\$950	N/A	\$2,250
Clean	\$1,925	\$950	N/A	\$2,875
Clean Loan	\$1,750	\$950	N/A	\$2,700
Clean Retail	\$3,775	\$950	N/A	\$4,725

\*The auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.



Page: 1 Document Name: VAL

S140 POLN	LOAN PAYOFF	03-14	10:56:03	03/14	1
ASSOC 1	APPL IL	BANK 959	BRANCH 0459	PRODUCT DFLT	VIEW 99
PETERSON RONNIE	LN TYPE 3	EFF DT	HOLD RCVY B	CURRENT BALANCES	EFFECTIVE DTE ADJ
TOT PRINCIPAL	PAYOFF	BALANCES	3,485.55		
TOT INTEREST			.00		.00
TOT INSURANCE			.00		.00
TOT DEALER REB			.00		.00
TOT LATE FEES			.00		.00
TOT OTHER CHGS			.00		.00
TOT MISC FEES			.00		.00
TOT ESCROW SHORT			.00		.00
TOT EXTN FEES			.00		.00
TOT TERM FEES			.00		.00
TOT ADVANCE FEES			.00		.00
TOT PAYOFF REBATE			.00		.00
-----					
TOT PAYOFF			3,485.55	GOOD THRU 03/09/17	ADJ DAYS 5-
TOT OL PRIN			.00		
TOT OL OTH			.00	TOT CUR PERDIEM	.00000

CUSTOMER 1157191 LOAN 0001 DATE 0309172 PART LOG N TYPE  
09=STLN 10=TRAC 12=STPS

====>

Model Plan  
11/22/2013Trustee: ☐ Marshall ☐ Meyer  
☐ Stearns ☐ Vaughn**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS****In re:****Case No.****Ronnie Peterson****Debtors.****Original Chapter 13 Plan, dated March 9, 2017**

☐ A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.

**Section A.  
Budget  
items**

1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household is 4; (b) their ages are , 6, 21, 24; (c) total household monthly income is \$ 2,372.30; and (d) total monthly household expenses are \$ 2,275.30, leaving \$ 97.00 available monthly for plan payments.

2. The debtor's Schedule J includes \$ N/A for charitable contributions; the debtor represents that the debtor made substantially similar contributions for N/A months prior to filing this case.

**Section B.  
General  
items**

1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this plan; all other unexpired leases and executory contracts are rejected. Both assumption and rejection are effective as of the date of plan confirmation.

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

**Section C.  
Direct  
payment of  
claims by  
debtor**

- ☒ The debtor will make no direct payments to creditors holding prepetition claims. /or/  
☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J--increased or decreased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or similar matters--directly to the following creditors holding claims secured by a mortgage on the debtor's real property:

Creditor: -NONE-, monthly payment, \$ \_\_\_\_\_

**Section D.  
Payments  
by debtor  
to the  
trustee;  
plan term  
and  
completion**

1. *Initial plan term.* The debtor will pay to the trustee \$ 97.00 monthly for 60 months [and \$ \_\_\_\_\_ monthly for an additional \_\_\_\_\_ months], for total payments, during the initial plan term, of \$ 5,820.00. [Enter this amount on Line 1 of Section H.]
2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments.
3. *Plan completion.* ☐ The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/  
☒ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.

**Section E.  
Disburse-  
ments by  
the trustee**

The trustee shall disburse payments received from the debtor under this plan as follows:

1. *Trustee's fees.* Payable monthly, as authorized; estimated at 4.60% of plan payments; and during the initial plan term, totaling \$ 267.60. [Enter this amount on Line 2a of Section H.]
2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee under this plan.

**-NONE-**

The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ 0.00. [Enter this amount on Line 2b of Section H.]

3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at an annual percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim (subject to reduction with the consent of the creditor):

**-NONE-**

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be \$ 0.00 .  
[Enter this amount on Line 2c of Section H.]

*3.2 Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.

**-NONE-**

*4. Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 3,500.00 . [Enter this amount on Line 2d of Section H.]

*5. Mortgage arrears.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.

**-NONE-**

*6. Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 0.00 . [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

*7. Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: **-NONE-** shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A . [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A .

*8. General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☐ in full, /or/ ☒ to the extent possible from the payments set out in Section D, but not less than 10 % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

*9. Interest.* ☒ Interest shall not be paid on unsecured claims /or/ ☐ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of N/A % [Complete Line 4d of Section H to reflect interest payable.]

**Section F. Priority** The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

**Section G. Special terms** Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

**Section H. Summary of payments to and from the trustee**

(1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D) \$ 5,820.00

(2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):

(a) Trustee's fees	\$	<u>267.60</u>
(b) Current mortgage payments	\$	<u>0.00</u>
(c) Payments of other allowed secured claims	\$	<u>0.00</u>
(d) Priority payments to debtor's attorney	\$	<u>3,500.00</u>
(e) Payments of mortgage arrears	\$	<u>0.00</u>
(f) Payments of non-attorney priority claims	\$	<u>0.00</u>
(g) Payments of specially classified unsecured claims	\$	<u>0.00</u>
(h) Total [add Lines 2a through 2g]	\$	<u>3,767.60</u>

(3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] \$ 2,052.40

(4) Estimated payments required after initial plan term:

(a) Estimated total GUCs, including unsecured deficiency claims under § 506(a)	\$	<u>20,520.00</u>
(b) Minimum GUC payment percentage		<u>10 %</u>
(c) Estimated minimum GUC payment [multiply line 4a by line 4b]	\$	<u>2,052.00</u>
(d) Estimated interest payments on unsecured claims	\$	<u>0.00</u>
(e) Total of GUC and interest payments [add Lines 4c and 4d]	\$	<u>2,052.00</u>
(f) Payments available during initial term [enter Line 3]	\$	<u>2,052.40</u>
(g) Additional payments required [subtract Line 4f from Line 4e]	\$	<u>-0.40</u>

(5) Additional payments available:

(a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee	\$	<u>N/A</u>
(b) Months in maximum plan term after initial term		<u>N/A</u>
(c) Payments available [multiply line 5a by line 5b]	\$	<u>N/A</u>

**Section I.** ☐ A check in this box indicates that the debtor consents to immediate entry of an order  
**Payroll** directing the debtor's employer to deduct from the debtor's wages the amount specified in  
**Control** Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a  
joint case, details of the deductions from each spouse's wages are set out in Section G.

**Signatures Debtor(s) [Sign only if not represented by an attorney]**

\_\_\_\_\_ **Date** \_\_\_\_\_

**Debtor's Attorney** /s/ Bennie W Fernandez

**Date** March 9, 2017

**Attorney Information**  
(name, address,  
telephone, etc.)

Bennie W Fernandez  
Fernandez & Associates  
108 Madison  
Oak Park, IL 60302  
708-386-1812  
Fax: 708-386-2014

**Special Terms** [as provided in Paragraph G]

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